

In re:  
Richard Gardner  
Christina I. Gardner  
Debtors

Case No. 16-11546-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Jun 16, 2021

Form ID: 138NEW

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Gardner, Christina I. Gardner, 319 Seminole Street, Essington, PA 19029-1824
cr	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
13686843	+ Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
13686844	+ Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
13761838	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13721899	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
13686852	+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
13686855	+ Mortgage Service Cente, Attn: Bankruptcy Dept, PO Box 5452, Mt Laurel, NJ 08054-5452
14560822	+ PINGORA LOAN SERVICING, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13686859	+ Phelan, Hallinan & Schmieg, LLP, 1617 JFK Boulevard, Ste 1400, Philadelphia, PA 19103-1814
13735800	+ Pingora Loan Servicing, LLC, PHH Mortgage Corporation, One Mortgage Way., Mail Stop: SV01, Mount Laurel, NJ 08054-4637
14257826	+ Pingora Loan Servicing, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14258088	+ Pingora Loan Servicing, LLC, c/o FRANCIS THOMAS TARLECKI, McCabe Weisberg & Conway LLC, 123 South Broad Street, Suite 1400 Philadelphia, PA 19109-1060
14561124	+ Pingora Loan Servicing, LLC, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
13686861	+ Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
13686862	Quest Diagnostics Incorporated, PO Box 41652, Philadelphia, PA 19101
13686868	+ Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
13686869	+ U Of P Federal Cu, 3900 Chestnut Ste # 3, Philadelphia, PA 19104-3120
14615098	+ WILMINGTON SAVINGS FUND SOCIETY., FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road Anaheim, CA 92806-5948
13756641	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 16 2021 23:45:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 16 2021 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jun 16 2021 23:45:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:26	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 16 2021 23:43:00	Wilmington Savings Fund Society, FSB., c/o Carrington Mortgage Services, LLC, 1600 South

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			Douglass Road, Anaheim, CA 92806-5948
13686845	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 16 2021 23:49:30	Capital One, Capital One Retail Svcs, PO Box 30253, Salt Lake City, UT 84130-0253
13686846	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 16 2021 23:49:06	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
13714955	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 16 2021 23:49:06	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13686849	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2021 00:08:12	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, PO Box 790040, St Louis, MO 63179-0040
13686850	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2021 00:08:09	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
13686851	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 23:43:00	Comenity Bank/vctrsec, PO Box 182125, Columbus, OH 43218-2125
13767719	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 23:43:00	Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13768678	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2021 23:44:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14257719	Email/Text: cashiering-administrationservices@flagstar.com	Jun 16 2021 23:45:00	Flagstar Bank, FSB, Attn: Customer Service Department, 5151 Corporate Drive, Troy, Michigan 48098-2639
13686847	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 16 2021 23:49:04	Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850
13686853	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 16 2021 23:43:00	Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120
13765831	Email/PDF: resurgentbknofications@resurgent.com	Jun 17 2021 00:08:10	LVNV Funding, LLC its successors and assigns as, assignee of Consumer Lending, Receivables Trust 2016-B, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13686854	+ Email/Text: bk@lendingclub.com	Jun 16 2021 23:45:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
13731464	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 16 2021 23:44:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
13686856	+ Email/PDF: cbp@onemainfinancial.com	Jun 17 2021 10:34:03	Onemain Financial, 6801 Colwell Blvd, NTSB-2320, Irving, TX 75039-3198
13770388	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 16 2021 23:49:35	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13686857	Email/PDF: gecsed@recoverycorp.com	Jun 16 2021 23:49:25	PayPal CREDIT, PO BOX 105658, Atlanta, GA 30348-5658
13686860	Email/Text: bankruptcypgl@plaingreenloans.com	Jun 16 2021 23:45:00	Plain Green, 93 Mack Road Suite, Box Elder, MT 59521
13743031	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2021 23:44:23	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13689424	Email/PDF: rmscedi@recoverycorp.com	Jun 16 2021 23:49:13	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14215809	+ Email/Text: bncmail@w-legal.com	Jun 16 2021 23:44:23	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13686864	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2021 23:49:25	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

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13686865	+ Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:25	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
13686866	+ Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:25	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
13686867	+ Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:27	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
13767718	+ Email/Text: bncmail@w-legal.com	Jun 16 2021 23:44:23	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13690715	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 16 2021 23:49:04	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
13686870	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2021 23:49:39	Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13686848	*+	Christina I. Gardner, 319 Seminole Street, Essington, PA 19029-1824
13686863	*+	Richard Gardner, 319 Seminole Street, Essington, PA 19029-1824
13686858	##+	PENN CREDIT CORP, P.O. BOX 988, HARRISBURG, PA 17108-0988

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2021 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor Pingora Loan Servicing LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor Pingora Loan Servicing LLC ecmail@ecf.courtdrive.com, ecmail@mwc-law.com
JEROME B. BLANK	on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com
JOHN L. MCCLAIN	on behalf of Debtor Richard Gardner aaamccclain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Plaintiff Richard Gardner aaamccclain@aol.com edpabankcourt@aol.com

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JOHN L. MCCLAIN

on behalf of Plaintiff Christina I. Gardner aaamccain@aol.com edpabankcourt@aol.com

JOHN L. MCCLAIN

on behalf of Joint Debtor Christina I. Gardner aaamccain@aol.com edpabankcourt@aol.com

MARIO J. HANYON

on behalf of Creditor PHH Mortgage Corporation wbecf@brockandscott.com wbecf@brockandscott.com

REBECCA ANN SOLARZ

on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com

RICHARD M. BERNSTEIN

on behalf of Defendant United States Department of Housing and Urban Development richard.bernstein@usdoj.gov  
jackie.brooke@usdoj.gov,CaseView.ECF@usdoj.gov

THOMAS YOUNG.HAE SONG

on behalf of Creditor Pingora Loan Servicing LLC paeb@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 15

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Richard Gardner and Christina I.  
Gardner

Debtor(s)

Bankruptcy No: 16-11546-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 6/16/21